EXHIBIT B

Patent Claims Analysis

of

US9280689: "Method and apparatus for conducting offline commerce transactions"

against

Albertsons Cash

US9280689B2

United States

InventorMarvin T. Ling

Current Assignee Individual

Worldwide applications

2011 WO €₽ <u>US</u>

PCT/US11/47862

Claims priority from a provisional application

61/385,022

09/21/2010

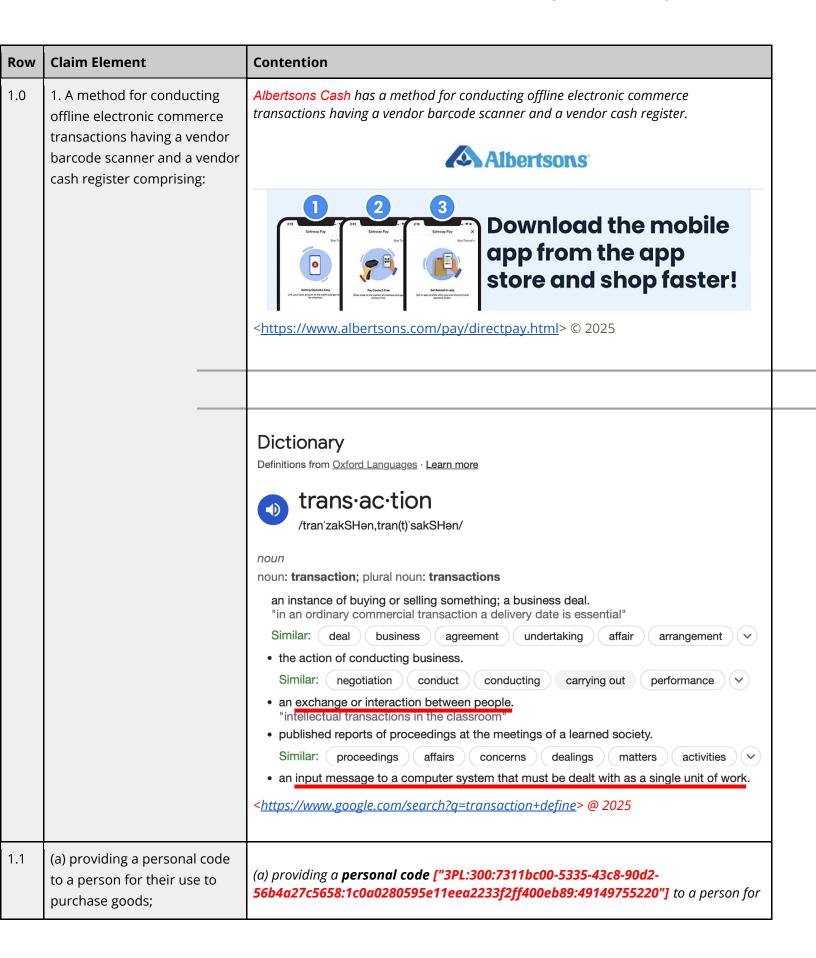
Total patentTerm Adjustments arrow_upward

101days

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CLAIMS

- 1. A method for conducting offline electronic commerce transactions having a vendor barcode scanner and a vendor cash register comprising:
 - (a) providing a personal code to a person for their use to purchase goods;
 - (b) converting said personal code into barcode format to form a User ID Barcode, said User ID Barcode corresponding to said personal code and including at least one special character to distinguish the barcode as a User ID Barcode from a product barcode;
 - (c) storing said personal code in said User ID Barcode format by said person for use to purchase goods and storing said personal code in a User Vendor Management Server to permit purchases to be made at a vendor;
 - (d) establishing a User Account in a User Vendor Management Server corresponding to said personal code;
 - (e) depositing funds in said User Account to establish a credit limit;
 - (f) conducting purchases at vendors each having a vendor server wherein each purchase includes scanning product barcodes including product price and said User ID Barcode with a product barcode scanner at the vendor cash register and transmitting both product barcodes and User ID Barcode to said vendor server;
 - (g) detecting the User ID Barcode at the vendor server and forwarding the ID Barcode and purchase price to said User Vendor Management Server;
 - (h) comparing the purchase price with the funds in said User Vendor Management Server to determine if there are available funds within the credit limit in the User Vendor Management Server account, and if there are, sending an approval signal to the vendor server;
 - (i) forwarding the approval signal to the vendor cash register; and
 - (i) repeating steps (f) through (i) for subsequent purchase transactions using said User ID Barcode.



	their use to purchase ["purchases"] goods. For example, when a customer opens the Albertsons app and chooses Albertsons Cash, the system generates a one-time 3PL code. The customer then scans that code at checkout to pay directly from their Albertsons Cash balance.
	personal code 3PL:300:7311bc00-5335-43c8-90d2- 56b4a27c5658:1c0a0280595e11eea2233f2ff400eb89:49149755220 < https://www.albertsons.com/pay/faqs.html @ 2025
	All purchases made through the Albertsons Cash service will be deducted from your available Albertsons Cash balance. You are responsible for all use of the Albertsons Cash service through your mobile device, including unauthorized transactions, as well as for updating your personal information and bank account information whenever it is no longer accurate. If your mobile device is lost or stolen, please contact Payment Services, Albertsons Companies, Inc., at 1-800-898-4027 immediately; we will attempt to block the service. https://www.albertsons.com/pay/cash-tc.html © 2025
(b) converting said personal code into barcode format to form a User ID Barcode, said User ID Barcode corresponding to said personal code and including at least one special character to distinguish the barcode as a User ID Barcode from a product barcode;	(b) converting said personal code ["3PL:300:7311bc00-5335-43c8-90d2-56b4a27c5658:1c0a0280595e11eea2233f2ff400eb89:49149755220"] into barcode format to form a User ID Barcode ["SEE IMAGE BELOW"], said User ID Barcode ["SEE IMAGE BELOW"] corresponding to said personal code ["3PL:300:7311bc00-5335-43c8-90d2-56b4a27c5658:1c0a0280595e11eea2233f2ff400eb89:49149755220"] and including at least one special character [DIFFERENT CODES, "3PL:"] to distinguish the barcode as a User ID Barcode ["SEE IMAGE BELOW"] from a product barcode ["SEE IMAGE BELOW"]. Example: Albertsons Cash takes the internal authorization token 3PL:300:7311bc00-5335-43c8-90d2-56b4a27c5658:1c0a0280595 e11eea2233f2ff400eb89:49149755220 and converts it into a barcode (the "User ID Barcode"). This barcode: 1. Encodes exactly that same token, and 2. Includes the prefix 3PL: to signal that it is a User ID barcode (not a product barcode).
	code into barcode format to form a User ID Barcode, said User ID Barcode corresponding to said personal code and including at least one special character to distinguish the barcode as a User ID Barcode from a

Key Points:

- "Albertsons Cash" is the in-app digital wallet that issues a one-time transaction token. <u>Albertsons</u>
- That token is then turned into a scannable barcode for checkout.
- The 3PL: prefix distinguishes it from ordinary product barcodes.

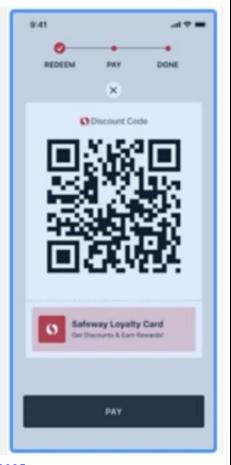
personal code

3PL:300:7311bc00-5335-43c8-90d2-56b4a27c5658:1c0a0280595e11eea2233f2ff400eb89:49149755220 https://www.albertsons.com/pay/faqs.html> @ 2025

User ID Barcode



Albertsons



< https://www.albertsons.com/pay/faqs.html > @ 2025

special character

3PI:

< https://www.albertsons.com/pay/faqs.html > @ 2025

product barcode



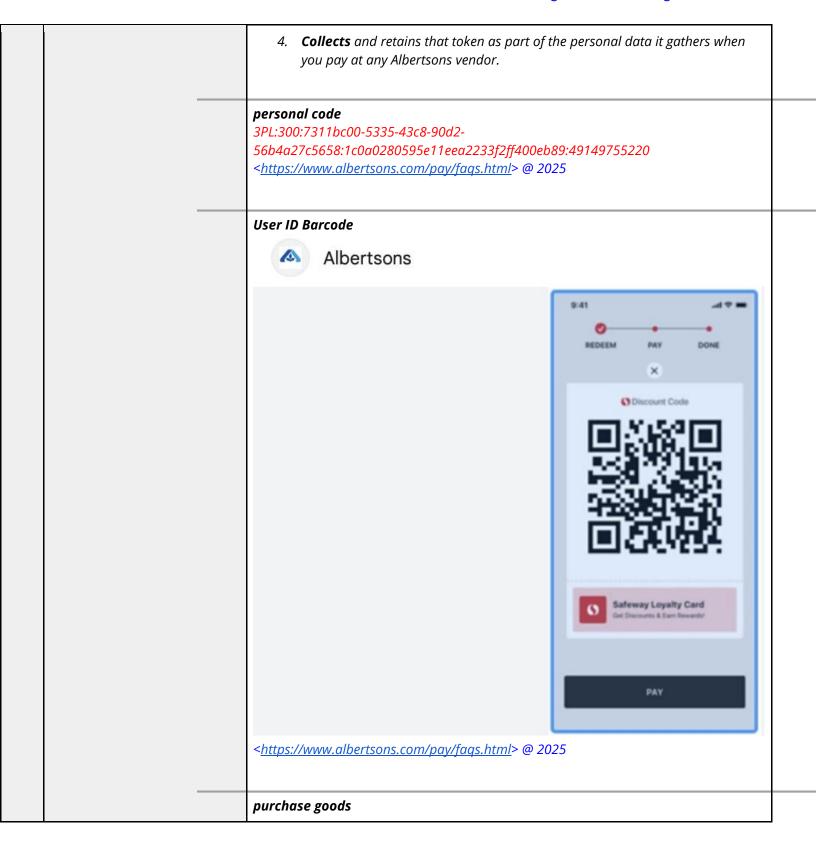
https://www.albertsons.com/shop/product-details.101050229.html © 2025

1.3 (c) storing said personal code in said User ID Barcode format by said person for use to purchase goods and storing said personal code in a User Vendor Management Server to permit purchases to be made at a vendor;

(c) storing said personal code ["3PL:300:7311bc00-5335-43c8-90d2-56b4a27c5658:1c0a0280595e11eea2233f2ff400eb89:49149755220"] in said User ID Barcode ["SEE IMAGE BELOW"] format by said person for use to purchase ["purchases"] goods and storing said personal code ["3PL:300:7311bc00-5335-43c8-90d2-56b4a27c5658:1c0a0280595e11eea2233f2ff400eb89:49149755220"] in a User Vendor Management Server ["collect information about you when you use our services"] to permit purchase ["purchases"] to be made at a vendor.

Example: When you use Albertsons Cash, the app:

- 1. **Generates** a unique code (the "3PL" token).
- 2. **Converts** that exact token into a barcode (the **User ID Barcode**).
- 3. **Stores** the barcode (and thus the token) in your app account for future purchases.



		All purchases made through the Albertsons Cash service will be deducted from your available Albertsons Cash balance. You are responsible for all use of the Albertsons Cash service through your mobile device, including unauthorized transactions, as well as for updating your personal information and bank account information whenever it is no longer accurate. If your mobile device is lost or stolen, please contact Payment Services, Albertsons Companies, Inc., at 1-800-898-4027 immediately; we will attempt to block the service.
		User Vendor Management Server Personal Data we collect automatically when you use our services We also collect information about you when you use our services, whether that is visiting our stores, using our app, or browsing our website. The types of information we collect include:
		 Online Activity and Browsing Behavior while on our website or app, which we use cookies, pixel tags, software development kits (SDKs) and other similar technologies to automatically collect information about your interaction with our website, app, and communications you receive from us. This information includes links clicked, page views, purchases, searches, features used, items viewed, time spent on the website, app, or communications and ads or coupons clicked Device Information across your different devices to help us personalize and be more consistent with what we serve to you (IP address, browser type, mobile device and advertising ID, operating system, carrier, language, and similar information)
		 Location and Motion Information (to help you find the nearest store or pharmacy, use special mobile features such as finding items or map of the store in some locations, to determine whether to provide you with content, deals, notices, or other information, and to understand the relevancy and effectiveness of our location-based services) https://www.albertsonscompanies.com/policies-and-disclosures/privacy-policy/default.aspx> © 2025
1.4	(d) establishing a User Account in a User Vendor Management Server corresponding to said personal code;	(d) establishing a User Account ["user account"] in a User Vendor Management Server ["collect information about you when you use our services"] corresponding to said personal code ["3PL:300:7311bc00-5335-43c8-90d2-56b4a27c5658:1c0a0280595e11eea2233f2ff400eb89:49149755220"] .

Example: Albertsons Cash:

- 1. **Establishes** a digital user account that is linked to your one-time 3PL authorization token (3PL : 300 : ...:49149755220).
- 2. **Collects and stores** your personal details and purchase history under that account whenever you use the service to buy items.

User Account

Verify user account and enable payments

As a security precaution, before you can use touchless payment on a different mobile device, you will be asked to verify the user account. This is done by sending an email or text message to your account phone number.

<https://www.albertsons.com/pay/faqs.html> @ 2025

User Vendor Management Server

Personal Data we collect automatically when you use our services

We also collect information about you when you use our services, whether that is visiting our stores, using our app, or browsing our website. The types of information we collect include:

- Online Activity and Browsing Behavior while on our website or app,
 which we use cookies, pixel tags, software development kits (SDKs)
 and other similar technologies to automatically collect information
 about your interaction with our website, app, and communications you
 receive from us. This information includes links clicked, page views,
 purchases, searches, features used, items viewed, time spent on the
 website, app, or communications and ads or coupons clicked
- Device Information across your different devices to help us personalize and be more consistent with what we serve to you (IP address, browser type, mobile device and advertising ID, operating system, carrier, language, and similar information)
- Location and Motion Information (to help you find the nearest store or pharmacy, use special mobile features such as finding items or map of the store in some locations, to determine whether to provide you with content, deals, notices, or other information, and to understand the relevancy and effectiveness of our location-based services)

https://www.albertsonscompanies.com/policies-and-disclosures/privacy-

		policy/default.aspx> © 2025
		personal code 3PL:300:7311bc00-5335-43c8-90d2- 56b4a27c5658:1c0a0280595e11eea2233f2ff400eb89:49149755220 <https: faqs.html="" pay="" www.albertsons.com=""> @ 2025</https:>
1.5	(e) depositing funds in said User Account to establish a credit limit;	(e) depositing funds in said User Account ["user account"] to establish a credit limit ["Cash Back limits"] . Example (e): Albertsons Cash lets you deposit funds into your in-app account so that you can earn or redeem cash back rewards when you check out. By loading money (up to \$250) into Albertsons Cash via DirectPay, you set the upper bound on how much cash back you can receive, subject to daily and periodic limits that Albertsons may adjust.
		Verify user account and enable payments As a security precaution, before you can use touchless payment on a different mobile device, you will be asked to verify the user account. This is done by sending an email or text message to your account phone number. https://www.albertsons.com/pay/faqs.html > @ 2025
		credit limit You are now successfully enrolled in DirectPay! Note: Purchase and Cash Back limits may take 48-72 hours to be applied to your DirectPay. https://www.albertsons.com/pay/directpay.html @ 2025
1.6	(f) conducting purchases at vendors each having a vendor server wherein each purchase includes scanning product barcodes including product	(f) conducting purchase ["purchases"] at vendors each having a vendor server ["collect information about you when you use our services"] wherein each purchase ["purchases"] includes scanning product barcode ["SEE IMAGE BELOW"] including product price ["\$5.99 / ea"*] and said User ID Barcode ["SEE IMAGE

price and said User ID
Barcode with a product
barcode scanner at the
vendor cash register and
transmitting both product
barcodes and User ID Barcode
to said vendor server;

BELOW"] with a product barcode ["SEE IMAGE BELOW"] scanner ["scans the displayed QR Code"] at the vendor cash register ["cash register"] and transmitting both product barcode ["SEE IMAGE BELOW"] and User ID Barcode ["SEE IMAGE BELOW"] to said vendor server ["collect information about you when you use our services"].

Example (f): When you shop with Albertsons Cash:

- 1. You scan each item's barcode at the register (for example, an item priced "\$5.99 each").
- 2. You also scan your unique Albertsons Cash "User ID" barcode (the same 3PL token encoded earlier).
- 3. The checkout system sends both the product barcodes and your User ID barcode back to Albertsons' records.
- 4. Albertsons uses this combined data to process your payment and to collect information about your purchases whenever you use their service.

purchase

All purchases made through the Albertsons Cash service will be deducted from your available Albertsons Cash balance. You are responsible for all use of the Albertsons Cash service through your mobile device, including unauthorized transactions, as well as for updating your personal information and bank account information whenever it is no longer accurate. If your mobile device is lost or stolen, please contact Payment Services, Albertsons Companies, Inc., at 1-800-898-4027 immediately; we will attempt to block the service.

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vendor server

Personal Data we collect automatically when you use our services

We also collect information about you when you use our services, whether that is visiting our stores, using our app, or browsing our website. The types of information we collect include:

- Online Activity and Browsing Behavior while on our website or app,
 which we use cookies, pixel tags, software development kits (SDKs)
 and other similar technologies to automatically collect information
 about your interaction with our website, app, and communications you
 receive from us. This information includes links clicked, page views,
 purchases, searches, features used, items viewed, time spent on the
 website, app, or communications and ads or coupons clicked
- Device Information across your different devices to help us personalize and be more consistent with what we serve to you (IP address, browser type, mobile device and advertising ID, operating system, carrier, language, and similar information)
- Location and Motion Information (to help you find the nearest store or pharmacy, use special mobile features such as finding items or map of the store in some locations, to determine whether to provide you with content, deals, notices, or other information, and to understand the relevancy and effectiveness of our location-based services)

product price

HERSHEY'S Milk Chocolate S'mores Candy Bars - 6-1.55 Oz

(\$0.64 / Ounce)

SNAP ★★★★ 4.7 7545 Reviews

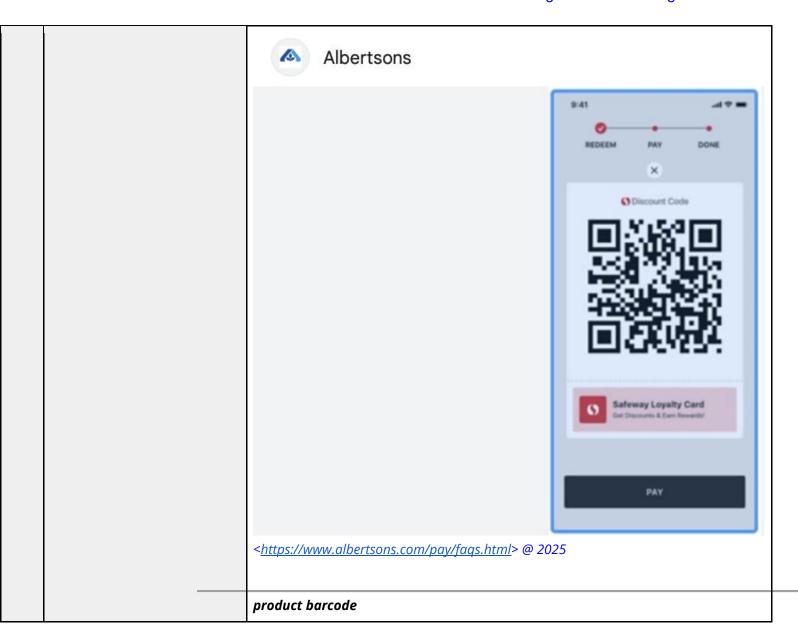
Member Price

\$5.99 / ea \$6.99

\$5.99 Save Up To: \$1.0 (Valid for orders through 7/29/2025)

https://www.albertsons.com/shop/product-details.101050229.html © 2025

User ID Barcode





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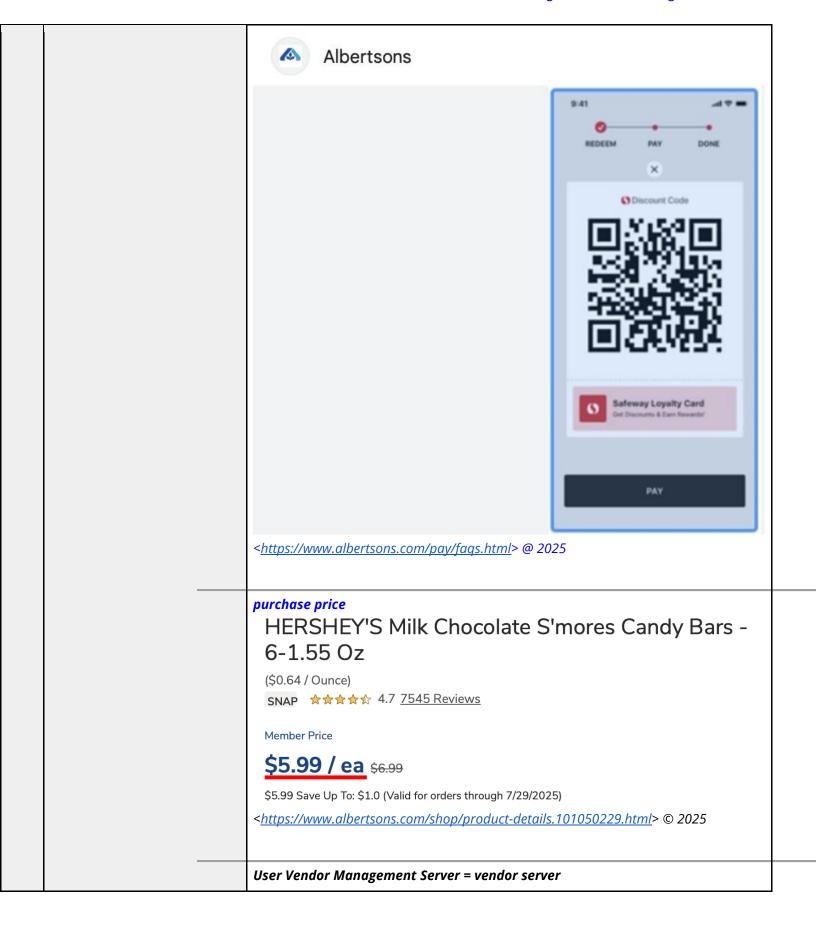
scanner

The Albertsons Cash service cannot be used to make online purchases at albertsons.com or at certain independent businesses within our stores. By using the Albertsons Cash service, you understand and agree that the App will utilize the wireless capability of the mobile device on which you have installed the App to communicate automatically with a Company point of purchase payment device, such as a cash register, whenever your mobile device is in proximity to Company's payment device and scans the displayed QR Code.

<https://www.albertsons.com/pay/cash-tc.html> © 2025

vendor cash register

		The Albertsons Cash service cannot be used to make online purchases at albertsons.com or at certain independent businesses within our stores. By using the Albertsons Cash service, you understand and agree that the App will utilize the wireless capability of the mobile device on which you have installed the App to communicate automatically with a Company point of purchase payment device, such as a cash register, whenever your mobile device is in proximity to Company's payment device and scans the displayed QR Code. https://www.albertsons.com/pay/cash-tc.html © 2025
1.7	(g) detecting the User ID Barcode at the vendor server and forwarding the ID Barcode and purchase price to said User Vendor Management Server;	 (g) detecting the User ID Barcode ["SEE IMAGE BELOW"] at the vendor server ["collect information about you when you use our services"] and forwarding the ID Barcode and purchase ["purchases"] price ["\$5.99 / ea"*] to said User Vendor Management Server ["collect information about you when you use our services"]. Example (g): When you use Albertsons Cash: 1. The checkout system scans your unique "User ID" barcode (the 3PL token you generated earlier). 2. It captures that User ID barcode along with the item price (e.g., "\$5.99 each"). 3. Both pieces of information are sent back to Albertsons' data-collection system to process your payment and record the transaction details.
		User ID Barcode



Personal Data we collect automatically when you use our services

We also collect information about you when you use our services, whether that is visiting our stores, using our app, or browsing our website. The types of information we collect include:

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 which we use cookies, pixel tags, software development kits (SDKs)
 and other similar technologies to automatically collect information
 about your interaction with our website, app, and communications you
 receive from us. This information includes links clicked, page views,
 purchases, searches, features used, items viewed, time spent on the
 website, app, or communications and ads or coupons clicked
- Device Information across your different devices to help us personalize and be more consistent with what we serve to you (IP address, browser type, mobile device and advertising ID, operating system, carrier, language, and similar information)
- Location and Motion Information (to help you find the nearest store or pharmacy, use special mobile features such as finding items or map of the store in some locations, to determine whether to provide you with content, deals, notices, or other information, and to understand the relevancy and effectiveness of our location-based services)

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1.8 (h) comparing the purchase price with the funds in said User Vendor Management Server to determine if there are available funds within the credit limit in the User Vendor Management Server account, and if there are, sending an approval signal to the vendor server:

(h) comparing the purchase ["purchases"] price ["\$5.99 / ea"*] with the funds in said User Vendor Management Server ["collect information about you when you use our services"] to determine if there are available funds within the credit limit ["Cash Back limits"] in the User Vendor Management Server ["collect information about you when you use our services"] account, and if there are, sending an approval signal ["applied to your DirectPay"] to the vendor server ["collect information about you when you use our services"].

Example (h):

- 1. You scan an item barcode at checkout (showing \$5.99 each) in the Albertsons app <u>Albertsons</u>.
- 2. The system compares that \$5.99 price to the funds in your Albertsons Cash (DirectPay) balance <u>Albertsons</u>.
- 3. If you have enough funds within your cash-back limits, the app applies the \$5.99 purchase to your DirectPay account and completes the transaction <u>Albertsons</u>.

purchase price

HERSHEY'S Milk Chocolate S'mores Candy Bars - 6-1.55 Oz

(\$0.64 / Ounce)

SNAP ★★★★ 4.7 7545 Reviews

Member Price

\$5.99 / ea \$6.99

\$5.99 Save Up To: \$1.0 (Valid for orders through 7/29/2025)

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User Vendor Management Server = vendor server

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credit limit

You are now successfully enrolled in DirectPay!

Note: Purchase and <u>Cash Back limits</u> may take 48-72 hours to be applied to your DirectPay.

		< https://www.albertsons.com/pay/directpay.html > @ 2025
		approval signal You are now successfully enrolled in DirectPay! Note: Purchase and Cash Back limits may take 48-72 hours to be applied to your DirectPay. https://www.albertsons.com/pay/directpay.html > @ 2025
1.9	(i) forwarding the approval signal to the vendor cash register; and	(i) forwarding the approval signal ["applied to your DirectPay"] to the vendor cash register ["cash register"]. Example (i): Once your purchase is approved, Albertsons Cash sends the payment from your DirectPay account directly to the store's cash register to complete the sale.
		approval signal You are now successfully enrolled in DirectPay! Note: Purchase and Cash Back limits may take 48-72 hours to be applied to your DirectPay. https://www.albertsons.com/pay/directpay.html > @ 2025
		vendor cash register The Albertsons Cash service cannot be used to make online purchases at albertsons.com or at certain independent businesses within our stores. By using the Albertsons Cash service, you understand and agree that the App will utilize the wireless capability of the mobile device on which you have installed the App to communicate automatically with a Company point of purchase payment device, such as a cash register, whenever your mobile device is in proximity to Company's payment device and scans the displayed QR Code. © 2025
1.10	(i) repeating steps (f) through (i) for subsequent purchase transactions using said User ID Barcode.	(i) repeating steps (f) through (i) for subsequent purchase ["purchases"] transactions using said User ID Barcode ["SEE IMAGE BELOW"]. Example (i): For every new purchase, the store scans your items and your Albertsons Cash User ID barcode, checks your balance, applies the payment from your DirectPay

account, and sends that payment to the cash register—then repeats that exact process for each subsequent transaction using the same User ID barcode.

purchase transactions

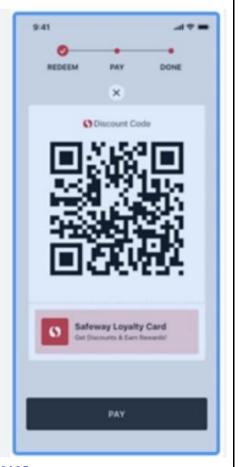
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User ID Barcode



Albertsons



<https://www.albertsons.com/pay/fags.html>@ 2025

PRODUCT/SERVICE = "Albertsons Cash"
 approval signal = "applied to your DirectPay" credit limit = "Cash Back limits" personal code = "3PL:300:7311bc00-5335-43c8-90d2-56b4a27c5658:1c0a0280595e11eea2233f2ff400eb89:49149755220" product barcode = "SEE IMAGE BELOW" product price = "\$5.99 / ea"* purchase goods = "purchases" purchase price = "\$5.99 / ea"* purchase transactions = "purchases", "transactions" purchase = "purchases" scanner = "scans the displayed QR Code" special character = DIFFERENT CODES, "3PL:" User Account = "user account" User ID Barcode = "SEE IMAGE BELOW" User Vendor Management Server = "collect information about you when you use our services" vendor cash register = "cash register"